

## Proposed NU Business Name: **NT COSMETICS**



Project identification and prepared by: Md. Ebadat Hossain,  
Puthia Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. NAYON HOSEN</b>
Age	:	29/1/1998 (18 Years)
Education, till to date	:	Hons
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother
Address	:	Vill: Kandra, P.O: Puthiya, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD. SIRAJUL ISLAM</b>
(iv) GB member's info	:	Branch: NIMPARA, Puthiya Centre # 13(Female), Member ID: 1342/3, Group No: 01 Member since: 19-04-2005 (11Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780906281
Mother's Contact No.	:	01719544175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NASIMA BEGUM** joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NT COSMETICS</b>
Location	:	Aranee road, Puthia
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 36,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cosmetics item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

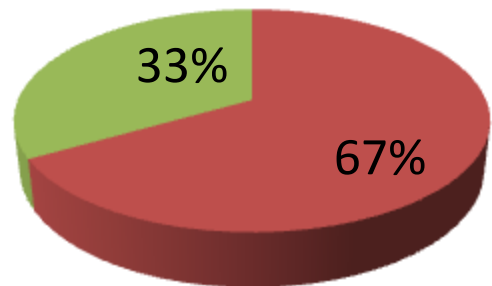
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Bag,body spray,cosmetics	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Bag,body spray,cosmetics	4400	132000	1584000
<b>Total variable Expense (B)</b>	4,400	132000	1584000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Guard		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		8,950	107400
<b>Net Profit (E)= [C-D]</b>		9,050	108600

## Investment Breakdown

Particulars	Existing	Proposed	Total
Bag	30,000	30,000	60000
Body spray	10,000	30,000	40000
Cosmetics	140,000	30,000	170000
City gold	20,000	0	20000
	0	10,000	10000
	200,000	100,000	300000

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Bag,body spray,cosmetics	7600	228000	2736000	2872800
<b>Total Sales (A)</b>	7600	228000	2736000	2872800
<b>Less Variable Expense</b>				
Bag,body spray,cosmetics	6688	200640	2407680	2528064
<b>Total variable Expense (B)</b>	6,688	200640	2407680	2528064
<b>Contribution Margin (CM) [C=(A-B)</b>	912	27360	328320	344736
<b>Less Variable Expense</b>				
Rent		1,500	1,800	1,800
Electricity bill		700	8400	9000
Transportation		1,500	18,000	20,000
Salary (Self)		5000	60000	60000
Guard		150	1800	1800
Mobile bill		500	6000	6000
<b>Total fixed cost (D)</b>		9,200	94,200	96,800
<b>Net Profit (E)= [C-D]</b>		18160	217920	247,936
Investment Payback			<b>60,000</b>	<b>60,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	217,920	247,936
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		157,920
	<b>Total Cash Inflow</b>	317920	405856
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	157,920	345856

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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পুঠিয়া রাজবাড়ী রোড, পুঠিয়া, রাজশাহী













# FAMILY PICTURE

